

**APPLICATION FOR FUNDS FOR PROJECT TO HELP WASHINGTON  
HOMEOWNERS AVOID PREVENTABLE FORECLOSURES OR TO AMELIORATE  
THE EFFECTS OF THE FORECLOSURE CRISIS**

**Please submit an application including all of the following information. Incomplete applications will not be considered.**

**I. APPLICANT INFORMATION**

Organization Name: CATHOLIC CHARITIES HOUSING SERVICES

Mailing Address: 5301 TIETON DRIVE STE G

City, State, Zip: YAKIMA, WA 98908

County: YAKIMA

If Tribal, Designate Tribe: N/A

Primary Contact Person: BRYAN KETCHAM

Primary Contact Phone No.: 509-853-2794

Primary Contact Email: bketcham@cchsyakima.org

Secondary Contact Person: ISABEL GARCIA

Secondary Contact Phone No.: 509-853-2791

Secondary Contact Email: igarcia@cchsyakima.org

**II. ORGANIZATION TYPE**

(check applicable)

☒ 501(c)3 nonprofit

☐ Tribal

☐ Governmental agency

### III. IDENTIFYING INFORMATION

Tax Identification Number (TIN): 91-1955616  
Uniform Business Identifier (UBI): 601-917-341

- A. Does your organization currently receive any funding from the AGO? If yes, please identify the date of your last report.

☒ No; ☐ Yes.

- B. Does your organization receive any funding from any other governmental agency for housing related projects or foreclosure related assistance? If yes, list the contracts by title, contract number and funding amount for the past 3 years.

☐ No; ☒ Yes.

1. Housing Counseling HUD grant through Catholic Charities USA  
2009 \$17,000 HC08-0000-002  
2010 \$20,000 HC09-0011-001  
2011 \$35,000 HC10-0011-006
  2. 2011 State Foreclosure Fairness Counseling Grant through the  
Washington State Housing Finance Commission  
2011 \$54,509

- C. Is your organization solely owned/operated by a current state employee? If so, please complete the Ethics Certification process at [www.ethics.wa.gov](http://www.ethics.wa.gov).

☒ No; ☐ Yes.

### IV. PROJECT PROPOSAL

A. Project Title **Catholic Charities Housing Services**

B. Requested Amount: **\$393,563.00**

- C. Project summary: In 150 words or less, concisely describe your project and how it meets the criteria set forth in the settlement. This summary will help the Committee review proposals. Attachments and exhibits are not allowed in this section. Over-length summaries will disqualify application.

CCHS proposes to hire an additional full time bilingual housing counselor, a part-time program assistant and launch a regional media campaign. Adding an additional bilingual housing counselor will help CCHS assist 100 additional families a year facing foreclosure. The part-time program assist will increase the efficiency of each housing counselor by reducing the amount of data entry, tracking and reporting time thereby allowing the counselors to handle increased caseloads. The regional media campaign will specifically target English and Spanish language audiences and direct them to a local 2-1-1 resource that can refer them to reputable local agencies providing housing counseling, mediation

APPLICATION FOR FUNDS

— 2 —

services, or legal aid organizations. Based on our extensive experience serving the Spanish-speaking Latino population in central Washington, state-wide outreach campaigns often do not reach this target demographic.

CCHS' proposal specifically meets the following settlement requirements: funding for housing counselors and funding for state and local foreclosure assistance hotlines.

- D. Describe how your project meets the criteria set forth in sections I and III above, including estimated start and completion dates. Supporting information and exhibits may be included here. Please try to make your submission as concise as possible.

CCHS will increase its program capacity to provide housing counseling services to help ensure central Washington families located in our seven county service area keep their home, prevent foreclosures and avoid predatory lending and/or scams. CCHS' Housing Counseling program provides educational trainings to individuals/families interested in the process of becoming qualified to purchase a home, maintain their current home and/or who face a potential foreclosure due to financial hardship or deceptive mortgage servicing practices. We utilize a web-based nationally recognized HUD Home Counselor program to log and track each individual case from beginning to end. CCHS creates and designs action plans specific to each household's needs and provides the necessary education and support to empower each of them to overcome barriers and be successful in their life goals.

Adding additional capacity to focus solely on foreclosure prevention and mediation will enable CCHS to better respond to the growing need for assistance. What sets CCHS apart from other housing agencies in the community is the trust and positive relationship we have established with the Spanish-speaking Latino community. All of our housing counselors are bilingual which allows them to serve a much broader demographic than other housing counseling agencies and because of our affordable rental and first-time homebuyer programs, we already have established relationships in communities across central Washington.

Based on our historical experience marketing our programs, we know that state-wide campaigns often fail to reach the Spanish-speaking market. Our regional media campaign will target households facing foreclosure threat, victims of fraud, in need of mediation referral and advocacy. CCHS' experience developing materials in both English and Spanish that connect to the intended audiences ensures that the marketing and outreach efforts will be specifically targeted and effective. Our proposal to fund the additional staffing for three years reflects our long-term approach to providing quality services and will ensure we have the staffing levels necessary to assist clients who may be caught in the backlog of foreclosure cases.

As an experienced provider of housing counseling services, CCHS has well

established relationships with other local agencies such as the Dispute Resolution Centers, NW Justice Project and People for People (local 2-1-1 operator) as well as the Yakima County Asset Building Coalition. We work in concert with these agencies to respond to the wide range of situations facing families at risk of foreclosure.

Because CCHS currently handles foreclosure prevention and mediation cases, we have the systems and structures in place to increase the number of clients served efficiently and effectively. If funded, CCHS would hire an additional housing counselor and part-time program assistant within three months of the award date. We have already received estimates from two local agencies to develop a marketing campaign and place advertisements in both languages in local markets. The outreach campaign would be ready to be launched in Fall 2012. The first several months would be consist of more intensive marketing efforts, which would then be scaled back, but would continue to run for the next year and a half to continue to reach families as our fragile economy recovers and the crisis abates. By directing our outreach efforts to local 2-1-1 operators, clients are assured that they are accessing a trusted source for information and referrals. The marketing campaign would not focus on CCHS' housing counseling services, but direct families to an existing information resource who can then refer out to the appropriate agency based on individual circumstances. This reflects efficiencies in utilizing existing community resources.

- E. Describe the demographics of the consumers you serve. Please provide supporting data or statistics.

Historically, CCHS has been the only agency in Central Washington to consistently provide bilingual housing counselors. CCHS knows that due to our labor-intensive agriculturally-based economy many clients are monolingual Spanish-speaking. As a developer, owner and manager of affordable farmworker and workforce housing, CCHS is well known in the Latino community.

Based on our web-based tracking system, 94% of our total housing counseling clients are Hispanic/Latino and 6% are a mixed group of Caucasian and Native American applicants.

For clients inquiring specifically for foreclosure prevention and/or mediation assistance 78% are Hispanic/Latino, 19% Caucasian and 3% Native American. Income levels of those clients are 11% over 80% AMI (moderate income), 32% are between 50 - 80% AMI, and 57% are below 50% of AMI.

F. Describe the geographic scope of your project.

CCHS offers locally based affordable housing counseling services to communities in the seven county jurisdiction of the Catholic Diocese of Yakima. This area includes Klickitat, Yakima, Benton, Kittitas, Grant, Chelan and Douglas Counties. We have affordable housing developments located in 14 communities with community buildings that provide opportunities for our counselors to meet individually with families at locations near to them.

G. Identify the total number of consumers you expect to serve during the life of this grant.

During the requested three years of the grant, CCHS expects to assist at least 300 clients seeking assistance with the following: foreclosure prevention, process loan modifications, advocate during mediations (in English and Spanish), refer them to legal aid and other available resources, and provide housing counseling and homeowner education.

By directing clients to the 2-1-1 information center, our regional media campaign will assist additional clients who will be served through a referral process to other agencies such as Apprisen, Dispute Resolution Center, and/or NW Justice Project depending on their specific circumstances. The 2-1-1 information center will track referrals to these agencies.

H. If this is not a new project, describe what changes are being made to an existing project.

If successful, CCHS will more than double its capacity to provide housing counseling services specifically for clients in need of foreclosure prevention or mediation referral services. CCHS will not be creating new program, but expanding an existing, well established program to meet the increasing demand for assistance. The additional capacity will increase the geographic reach of our housing counseling services. Due the large geographical area we serve, our current staffing levels limit our ability to travel to smaller underserved communities where classes or one-on-one sessions are not currently being offered.

There are a limited number of HUD approved housing counseling agencies in our area specialized in foreclosure prevention and mitigation and an extreme lack of bilingual housing counselors. CCHS will increase its provision of homeowner education programs by providing addition classes in small rural communities on a regular basis to ensure applicants receive comprehensive, professional case management services to assist them during a time of crisis. Coupled with CCHS comprehensive approach to service-enriched housing, CCHS provides programs to help families build their asset and modify their savings and future planning behaviors.

For most of the rural central Washington population, housing counseling programs are more than 40 miles away, which is a significant barrier to some

clients due to the lack of public transportation, lack of owning a vehicle and/or fuel cost, language barriers, and (at times) weather conditions. CCHS will bring the education to these communities and invite local service providers to co-teach classes and get involved in their local community.

The regional media campaign will focus and target these more isolated communities (as well as metro areas) to help connect them to available services.

- I. Describe how net benefit or positive outcomes can be measured at the end of the project.

CCHS housing counseling program will contribute to the stability of the Central Washington communities by helping families save their homes therefore becoming financially stable and keeping their community healthy and vibrant.

Throughout the campaign, outcomes will be measured on a quarterly basis using our web-based Home Counselor program. These quarterly reports will be able to track the following:

- Overall number of individuals/households served;
- Specific demographics including, income levels, ethnicity, family size and age;
- Number of referrals to service providers;
- Number of cases mediated; and
- Number of loan modifications.

- J. Have you applied for an equivalent grant in the past, and if so, to which entity and when?

Yes.

#### HUD Housing Counseling Grant

CCHS has successfully applied for and received HUD Housing Counseling funding through a national intermediary Catholic Charities USA. These funds support the full spectrum of housing counseling activities and are not specifically targeted to foreclosure prevention/mediation. This funding helps support one full-time HUD certified bilingual housing counselor that works with clients interested in first-time homebuyer opportunities associated with our Single Family Housing Program. CCHS has received an award in each of the last three years

#### Washington State Housing Finance Commission – State Foreclosure Fairness Counseling Grant

CCHS was successful in applying for funding to support a full-time bilingual housing counselor to specifically focused on foreclosure prevention and mediation. Since starting in January 2012 and expanding our capacity, we have seen a steady increase in clients. The person is currently at capacity and we continue to receive inquiries from clients in need of assistance.

- K. If you intend to collaborate with other organizations, please provide a letter of support from that organization.

(please see attached letters of support)

- L. Please provide an organization chart for your organization.

(please see attached chart)

- M. Please provide three references familiar with organization's activities and their contact information.

1. Kathleen Overr  
Senior Manager, Asset Development Programs  
Catholic Charities USA  
2050 Ballenger Avenue, Suite 400  
Alexandria, VA 22314  
Phone (703)236-6226
2. Karl Ory  
Western Regional Director  
Housing Assistance Council  
717 K Street Ste 404  
Sacramento, CA 95814  
Phone (916)706-1836
3. Marty Miller  
Executive Director  
Office of Rural and Farmworker Housing  
1400 Summitview Ave., Suite 203  
Yakima, WA, 98902  
Phone (509)248-7014

## V. PROJECT BUDGET

As noted previously, this grant must be used to provide additional services and not merely replace existing services or supplant existing funding. No current salaries or benefits may be funded using grants provided by the AGO unless expressly and explicitly granted, in advance and in writing, by the Committee. The Committee reserves the right to request a more detailed budget prior to selection.

### A. Total Project amount:

Salaries:	\$198,098.00
Goods and Services (identify):	0.00
Administrative Overhead	\$39,149.00
Advertising or Outreach	\$139,000.00
Travel:	\$17,316.00
Total:	\$393,563.00

### B. What percent of your total project budget does this funding request represent?

This funding request represents 100% of our project budget. However, if you were to combine this proposal with our current annual budget for Housing Counseling Services over the proposed three year period, it would comprise 37% of the total, combined three year budget.

### C. If the project will be funded in part from other sources, identify those sources and the funding amounts.

NONE

## VI. PROJECT ADMINISTRATION

### A. Identify within your organization who will be *directly responsible* for the following project components: (a) administration, (b) fiscal, (c) service delivery. Attach a current resume for the agency director, and the lead project staff person, and a current agency organizational chart.

(a) Bryan Ketcham, Director  
(b) Lonnie Montiel, Controller  
(c) Isabel Garcia, Program manager

### B. Describe what steps your organization will take to ensure that the project will serve its intended purposes and be completed on time.

CCHS has successfully administered local, state, federal and private contracts resulting in nearly \$100 million investment in affordable housing developments. CCHS has more than 14 years tracking, monitoring and reporting on contracts and has developed sophisticated internal controls to ensure that funding is tracked and allocated appropriately. CCHS undergoes annual third party audits to ensure adequate financial systems and internal controls are in place and functioning to



accurately track and report the use of funds.

By establishing quarterly reporting periods, CCHS will be able to monitor and track its success on a timely basis and provide any necessary reports. This timely reporting will enable CCHS to adapt its strategy to reach its intended audience and evaluate the success of our housing counseling efforts.

- C. Describe how you plan to measure and evaluate the success of your project and include samples of evaluation tools if available.

As previously noted, throughout the campaign outcomes will be measured on a quarterly basis using our web-based Home Counselor program. These quarterly reports will be able to track and report on the following:

- Overall number of individuals/households served;
- Specific demographic including, income levels, ethnicity, family size and age;
- Number of referrals to service providers;
- Number of cases mediated; and
- Number of loan modifications.

## VII. CERTIFICATION

I certify that I have the authority to submit this proposal, and that the information in this proposal is true and accurate. If my organization is faith-based, I understand that federal and state law prohibit the use of public funds for religious worship, exercise, instruction or support of any religious establishment.

[http://www.acf.hhs.gov/programs/ccb/law/state\\_faith\\_based.htm](http://www.acf.hhs.gov/programs/ccb/law/state_faith_based.htm)

<http://www.leg.wa.gov/LawsAndAgencyRules/constitution.htm>

I understand that my organization will not receive reimbursement for any costs incurred in preparing this proposal. If awarded funding, I understand that our proposal will be incorporated into the final contract.

Printed Name and Title:

**Bryan Ketcham, Director**

Signature (by entering name here,  
form is electronically signed):

Date:



## Homeless Network of Yakima County

Working for the Homeless - A Continuum of Care

[www.yakimahomeless.org](http://www.yakimahomeless.org)

June 29, 2012

Bryan Ketcham  
Director  
Catholic Charities Housing Services  
5301 Tieton Drive, Suite G  
Yakima, WA 98908

### **RE: Housing Counseling for Foreclosure Prevention/Mediation**

Dear Mr. Ketcham:

The Affordable Housing Committee of the Homeless Network of Yakima County is writing to express their strong support for your organization and for your funding application for an additional Housing Counselor position focused on Foreclosure Prevention and Mediation.

Catholic Charities Housing Services is already recognized as a provider of service enriched affordable housing opportunities in Central Washington. The broad spectrum of affordable housing opportunities your agency provides, including a HUD certified Housing Counselors is already well known in the communities in which you work. Adding additional staffing capacity to address the growing number of foreclosure cases in Central Washington is a natural expansion of services you already provide.

The ability to serve an additional 100 families a year with this assistance will go a long way to addressing the overwhelming need in our community. This activity fits in well with the Network's 10-Year Plan to End Homelessness.

We look forward to the opportunity to work together to help families harmed by the banking crisis and struggling economy to remain in their homes and strengthen their communities.

Sincerely,

Lowel Krueger  
Chair

128 North Second Street, Room 102 ☎ Yakima, Washington ☎ 98901  
☎ (509) 574-1522 ☎ (509) 574-1521 ☎ (800) 572-7354, extension 1520



DEVELOPING HOUSING, STRENGTHENING COMMUNITIES

1400 Summitview Avenue #203 • Yakima, WA 98902-2965 • P: (509) 248-7014 • F: (509) 575-3845 • [www.orfh.org](http://www.orfh.org)

June 26, 2012

Bryan Ketcham  
Director  
Catholic Charities Housing Services  
5301 Tieton Drive, Suite G  
Yakima, WA 98908

**RE: Housing Counseling for Foreclosure Prevention/Mediation**

Dear Mr. Ketcham:

As a community member of Yakima County, I am writing to express my strong support for your organization and for your funding application for an additional Housing Counselor position focused on Foreclosure Prevention and Mediation.

Catholic Charities Housing Services (CCHS) is recognized as a leader in providing service-enriched affordable housing opportunities in Central Washington. The broad spectrum of affordable housing opportunities your agency provides, including HUD certified Housing Counselors, is well known and well respected throughout our region. Adding additional staffing capacity to address the growing number of foreclosure cases in Central Washington is a natural expansion of services you already provide. Also, your ability to serve the Latino community with employees who speak Spanish and English makes you a particularly valuable service provider.

We wholeheartedly endorse your efforts and look forward to the opportunity to work together to help families harmed by the banking crisis and struggling economy to remain in their homes and strengthen their communities.

Sincerely,

Marty Miller  
Executive Director



**Housing Assistance Council**

717 K Street, Suite 404, Sacramento, CA 95814, Tel.: 916-706-1836, Fax: 916-706-1849, Western@ruralhome.org

Web site: www.ruralhome.org

June 25, 2012

Bryan Ketcham  
Director  
Catholic Charities Housing Services  
5301 Tieton Drive, Suite G  
Yakima, WA 98908

Subject: Housing Counseling for Foreclosure Prevention/Mediation

Dear Mr. Ketcham:

As a regional director for a national organization focused on housing needs of small towns and rural areas, I am writing to express my strong support for Catholic Charities Housing Services (CCHS) and your funding application for an additional Housing Counselor position focused on Foreclosure Prevention and Mediation.

CCHS is already recognized as a provider of service enriched affordable housing opportunities in Central Washington. The broad spectrum of affordable housing opportunities your agency provides, including a HUD certified Housing Counselors is already well known in the communities in which you work. Adding additional staffing capacity to address the growing number of foreclosure cases in Central Washington is a natural expansion of services you already provide.

I look forward to the opportunity to work together to help families harmed by the banking crisis and struggling economy to remain in their homes and strengthen their communities.

Sincerely,

Karl Ory  
Western Regional Director

**Building  
Rural  
Communities**

Housing Assistance Council  
1025 Vermont Ave., NW  
Suite 606  
Washington, DC 20005  
Tel.: 202-842-8800  
Fax: 202-347-3441  
E-mail: HAC@ruralhome.org

Southeast Office  
600 West Peachtree St., NW  
Suite 1500  
Atlanta, GA 30308  
Tel.: 404-892-4824  
Fax: 404-892-1204  
Southeast@ruralhome.org

Southwest Office  
3938 San Pedro, NE  
Suite C-7  
Albuquerque, NM 87110  
Tel.: 505-883-1003  
Fax: 505-883-1005  
Southwest@ruralhome.org

Midwest Office  
10100 N Ambassador Drive  
Suite 310  
Kansas City, MO 64153  
Tel.: 816-880-0400  
Fax: 816-880-0500  
Midwest@ruralhome.org

HAC is an equal opportunity lender

303 East "D" Street, Suite 4  
Yakima, WA 98901-2300

info@drcyakima.org  
www.drcyakima.org  
(509) 453-8949  
fax (509) 453-0910  
Kittitas (509) 925-5123



June 25, 2012

Bryan Ketcham  
Director  
Catholic Charities Housing Services  
5301 Tieton Drive, Suite G  
Yakima, WA 98908

**RE: Housing Counseling for Foreclosure Prevention/Mediation**

Dear Mr. Ketcham:

As a community member I am writing to express my strong support for your organization and for your funding application for an additional Housing Counselor position focused on Foreclosure Prevention and Mediation.

Catholic Charities Housing Services (CCHS) is already recognized as a provider of service enriched affordable housing opportunities in Central Washington. The broad spectrum of affordable housing opportunities your agency provides, including a HUD certified Housing Counselors is already well known in the communities in which you work. Adding additional staffing capacity to address the growing number of foreclosure cases in Central Washington is a natural expansion of services you already provide.

We look forward to the opportunity to work together to help families harmed by the banking crisis and struggling economy to remain in their homes and strengthen their communities.

Sincerely,

A handwritten signature in black ink that reads "Mary Kenney". The signature is written in a cursive, flowing style.

Mary Kenney, Office Manager  
& Foreclosure Mediation Coordinator  
The Dispute Resolution Center of Yakima & Kittitas Counties  
303 E. D Street, Ste 4  
Yakima, WA 98901  
(509) 453-8949  
[www.drcyakima.org](http://www.drcyakima.org)



*Working to Reduce Poverty in America.*

June 25, 2012

Bryan Ketcham  
Director  
Catholic Charities Housing Services  
5301 Tieton Drive, Suite G  
Yakima, WA 98908

**RE: Housing Counseling for Foreclosure Prevention/Mediation**

Dear Mr. Ketcham:

As the grants manager at Catholic Charities USA, I am writing to express my strong support for your organization and for your funding application for an additional Housing Counselor position focused on Foreclosure Prevention and Mediation.

Catholic Charities Housing Services (CCHS) is already recognized as a provider of service enriched affordable housing opportunities in Central Washington. The broad spectrum of affordable housing opportunities your agency provides, including HUD certified housing counselors is already well known in the communities in which you work. Adding additional staffing capacity to address the growing number of foreclosure cases in Central Washington is a natural expansion of services you already provide.

We look forward to the opportunity to work together to help families harmed by the banking crisis and struggling economy to remain in their homes and strengthen their communities.

Sincerely,

Kathleen Overr  
Sr. Manager, Asset Development Programs  
Catholic Charities USA

**Episcopal Liaison**  
The Most Reverend  
Michael P. Driscoll,  
MSW, DD  
Bishop of Boise

**Chair**  
John Young

**Vice Chair**  
Kathleen Flynn Fox

**Secretary**  
Rev. Msgr. Michael  
Boland

**Treasurer**  
Marcos Herrera

**President**  
Rev. Larry J. Snyder



June 25, 2012



Bryan Ketcham  
Director  
Catholic Charities Housing Services  
5301 Tieton Drive, Suite G  
Yakima, WA 98908

**RE: Housing Counseling for Foreclosure Prevention/Mediation**

Dear Mr. Ketcham:

As a community member, I am writing to express my strong support for your organization and for your funding application for an additional Housing Counselor position focused on Foreclosure Prevention and Mediation.

Catholic Charities Housing Services (CCHS) is already recognized as a provider of service enriched affordable housing opportunities in Central Washington. The broad spectrum of affordable housing opportunities your agency provides, including a HUD certified Housing Counselor is already well known in the communities in which you work. Adding additional staffing capacity to address the growing number of foreclosure cases in Central Washington is a natural expansion of services you already provide.

We look forward to the opportunity to work together to help families harmed by the banking crisis and struggling economy to remain in their homes and strengthen their communities.

Sincerely,

Roberta Gabbard, VP  
Relationship Manager  
Banner Bank  
[rgabbard@bannerbank.com](mailto:rgabbard@bannerbank.com)  
509 573-6747 direct line  
509 930-9313 cell phone



502 W. Yakima Avenue • Yakima, WA 98902  
Phone (509) 248-0250 • Fax (509) 573-6749 • [www.bannerbank.com](http://www.bannerbank.com)  
Member FDIC, Equal Housing Lender





Spokane Office  
315 W Mission Ave. Suite 100  
Spokane, WA 99201  
(509) 484-6733

Bremerton Office  
409 Pacific Ave. Suite 303  
Bremerton, WA 98337  
(360) 377-7738

June 28, 2012

Bryan Ketcham  
Director  
Catholic Charities Housing Services  
5301 Tieton Drive, Suite G  
Yakima, WA 98908

**RE: Housing Counseling for Foreclosure Prevention/Mediation**

Dear Mr. Ketcham:

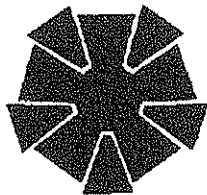
As an affordable housing funder, developer and technical assistance provider, this letter is to express our strong support for your organization and for your funding application for an additional Housing Counselor position focused on Foreclosure Prevention and Mediation.

Catholic Charities Housing Services (CCHS) is already recognized as a provider of service enriched affordable housing opportunities in Central Washington. The broad spectrum of affordable housing opportunities your agency provides, including a HUD certified Housing Counselors is already well known in the communities in which you work. Adding additional staffing capacity to address the growing number of foreclosure cases in Central Washington is a natural expansion of services you already provide.

We look forward to the opportunity to work together to help families harmed by the banking crisis and struggling economy to remain in their homes and strengthen their communities.

Sincerely,

Terri Symbol  
Interim Deputy Director



## Rural Community Assistance Corporation

June 28, 2012

Bryan Ketcham  
Director  
Catholic Charities Housing Services  
5301 Tieton Drive, Suite G  
Yakima, WA 98908

**RE: Housing Counseling for Foreclosure Prevention/Mediation**

Dear Mr. Ketcham:

As a community member long familiar with your work, I am writing to express my strong support for your organization and for your funding application for an additional Housing Counselor position focused on Foreclosure Prevention and Mediation.

Catholic Charities Housing Services (CCHS) is already recognized as a provider of service enriched affordable housing opportunities in Central Washington. The broad spectrum of affordable housing opportunities your agency provides, including HUD certified Housing Counselors is already well known in the communities in which you work. Adding additional staffing capacity to address the growing number of foreclosure cases in Central Washington is a natural expansion of services you already provide.

We look forward to the opportunity to work together to help families harmed by the banking crisis and struggling economy to remain in their homes and strengthen their communities.

Sincerely,

Arthur Seavey  
Rural Development Specialist  
Rural Community Assistance Corp  
379 Greene St  
Tenino, WA 98589

Douglas and Chelan County (Wenatchee & Chelan)

Radio:

3 months/3 radio stations  
30 announcements per week  
\$450 per week  
3-month investment: \$5,400  
9-months/3 radio stations  
15 announcements per week:  
\$225 per week  
9-month investment: \$8,100

Grant County (Moses Lake)

Radio:

3 months/2 radio stations  
20 announcements per week  
\$200 per week  
3-month investment: \$2,400  
9-months/2 radio stations  
10 announcements per week:  
\$100 per week  
9-month investment: \$3,600

Yakima and Kittitas County (Cle Elum, Ellensburg, Yakima, Toppenish & Sunnyside)

Radio:

3 months/5 radio stations  
50 announcements per week  
\$750 per week  
3-month investment: \$9,000  
9-months/5 radio stations  
25 announcements per week:  
\$375 per week  
9-month investment: \$13,500

Benton County (Richland, Kennewick & Prosser)

Radio:

3 months/ 4 radio stations  
40 announcements per week  
\$600 per week  
3-month investment: \$7,200  
9-months/4 radio stations  
20 announcements per week:  
\$300 per week  
9-month investment: \$10,800

Klickitat (Goldendale)

Radio:

3 months/2 radio stations  
20 announcements per week  
\$200 per week  
3-month investment: \$2,400  
9-months/2 radio stations  
10 announcements per week:  
\$100 per week  
9-month investment: \$3,600

TOTAL RADIO: \$ 66,000

Douglas County (Wenatchee)

Newspaper:

3 months/Wenatchee World  
1x 2 col x 5" full color ad per week  
\$250 per week  
3-month each week investment: \$3,000  
9-month every other week \$4,500

Chelan County (Chelan)

Newspaper:

3 months/Chelan Mirror  
1x 2 col x 5" full color ad per week  
\$200 per week  
3-month each week investment: \$2,400  
9-month every other week \$3,600

Grant County (Moses Lake)

Newspaper:

3 months/Columbia Basin Herald  
1x 2 col x 5" full color ad per week  
\$250 per week  
3-month each week investment: \$3,000  
9-month every other week \$4,500

Kittitas County (Cle Elum and Ellensburg)

Newspaper:

3 months/The Daily Record News  
1x 2 col x 5" full color ad per week  
\$200 per week  
3-month each week investment: \$2,400  
9-month every other week \$3,600

Yakima County (Yakima, Toppenish & Sunnyside)

Newspaper:

3 months/Yakima Herald Republic  
1x 2 col x 5" full color ad per week  
\$250 per week  
3-month each week investment: \$3,000  
9-month every other week \$4,500

Benton County (Richland, Kennewick & Prosser)

Newspaper:

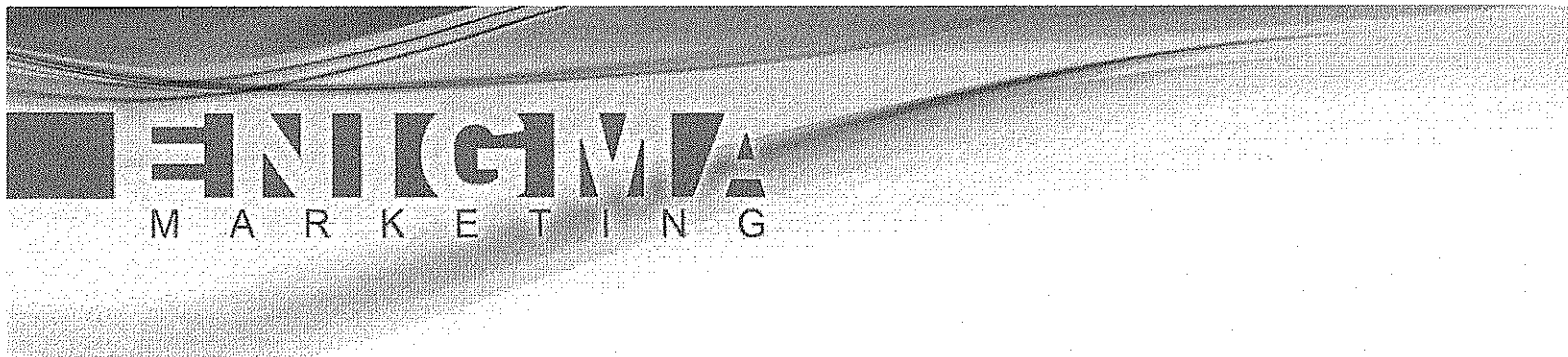
3 months/Tri-City Herald  
1x 2 col x 5" full color ad per week  
\$250 per week  
3-month each week investment: \$3,000  
9-month every other week \$4,500

Yakima and Benton County

Newspaper:

3 months/Tu Decides (Spanish Newspaper)  
1x 2 col x 5" full color ad per week  
\$200 per week  
3-month each week investment: \$2,400  
9-month every other week \$3,600

TOTAL PRINT ADS: \$ 48,000



Facebook Marketing	CREATION						
Facebook Creation, Custom Cover Photo, Profile Picture & 3 Custom tabs that link to Catholic Charities web pages	\$350.00						\$350.00
			Ad Placement Budget Per Month		Monitoring Per Month		Total
Facebook - Ads, selected target markets & demographics, includes the creative for ad design and monitoring of campaign for effectiveness and necessary changes.			\$250.00		\$150.00		\$400.00
<b>TOTAL FOR EVERY OTHER MONTH SCHEDULE - TOTAL 12 MONTHS</b>				<b>\$3,000.00</b>	<b>\$1,800.00</b>		<b>\$4,800.00</b>
							\$ -
		Consulting Time*	Media Buying Time*				Total
Time needed for media buyer to place and manage all plans for radio & newspaper for 2 years \$65 per hour. 6-15hrs	6-15hrs		\$975.00				\$975.00
Consulting for overall campaign - Estimated 4-6 hrs \$85 per hr.	4-6hrs	\$510.00					\$510.00
		\$510.00	\$975.00				\$1,485.00
	Design	Consulting	Media Buying	Project Management	Production	Placement	
<b>GRAND TOTAL 2 YEAR PLAN</b>	\$4,250.00	\$835.00	\$975.00	\$1,190.00	\$2,060.00	\$128,429.94	\$137,739.94

\*Please note a discounted rate has been utilized for media buying time and overall campaign consulting. The maximum number of hours have been utilized for budgeting purposes, Enigma will only charge for the hours used.



Facebook Marketing	CREATION						
Facebook Creation, Custom Cover Photo, Profile Picture & 3 Custom tabs that link to Catholic Charities web pages	\$350.00						\$350.00
			Ad Placement Budget Per Month		Monitoring Per Month		Total
Facebook - Ads, selected target markets & demographics, includes the creative for ad design and monitoring of campaign for effectiveness and necessary changes.			\$250.00		\$150.00		\$400.00
<b>TOTAL FOR EVERY OTHER MONTH SCHEDULE - TOTAL 12 MONTHS</b>				<b>\$3,000.00</b>	<b>\$1,800.00</b>		<b>\$4,800.00</b>
							\$
		Consulting Time*	Media Buying Time*				Total
Time needed for media buyer to place and manage all plans for radio & newspaper for 2 years \$65 per hour. 6-15hrs	6-15hrs		\$975.00				\$975.00
Consulting for overall campaign - Estimated 4-6 hrs \$85 per hr.	4-6hrs	\$510.00					\$510.00
		\$510.00	\$975.00				\$1,485.00
	Design	Consulting	Media Buying	Project Management	Production	Placement	
<b>GRAND TOTAL 2 YEAR PLAN</b>	<b>\$4,250.00</b>	<b>\$835.00</b>	<b>\$975.00</b>	<b>\$1,190.00</b>	<b>\$2,060.00</b>	<b>\$128,429.94</b>	<b>\$137,739.94</b>

\*Please note a discounted rate has been utilized for media buying time and overall campaign consulting. The maximum number of hours have been utilized for budgeting purposes, Enigma will only charge for the hours used.

Project	Design	Consulting	PM	Production	Insertion/ Media Placement	Delivery Date or Insertion Date	Total
<b>Radio Production</b>							
1-30 Second Radio Production English		\$65.00	\$85.00	\$130.00			\$280.00
1-30 Second Radio Production Spanish		\$65.00	\$85.00	\$130.00			\$280.00
<b>Total 2 YEAR RADIO PRODUCTION BUDGET</b>		<b>\$130.00</b>	<b>\$170.00</b>	<b>\$260.00</b>			<b>\$560.00</b>
<b>Radio Placement Budget for Central Washington</b>							
Yakima Valley/Ellensburg					\$8,400.00	1st Month Launch	
Tri-Cities					\$9,600.00		
Moses Lake					\$2,520.00		
					<b>\$20,520.00</b>		<b>\$20,520.00</b>
Yakima Valley/Ellensburg					\$3,600.00	2nd Month Launch	
Tri-Cities					\$6,000.00		
Moses Lake					\$1,800.00		
					<b>\$11,400.00</b>		<b>\$11,400.00</b>
Yakima Valley/Ellensburg					\$1,800.00	3rd Month	
Tri-Cities					\$3,000.00		
Moses Lake					\$900.00		
					<b>\$5,700.00</b>		<b>\$5,700.00</b>
			Monthly	10 Months - 2 years	Total		
Yakima Valley/Ellensburg			\$1,800.00	every other month	\$18,000.00		
Tri-Cities			\$3,000.00		\$30,000.00		
Moses Lake			\$900.00		\$9,000.00		
			<b>\$5,700.00</b>		<b>\$37,620.00</b>		<b>\$37,620.00</b>
<b>TOTAL 2 YEAR RADIO PLACEMENT BUDGET</b>					<b>\$75,240.00</b>		<b>\$75,240.00</b>



# ENIGMA

## MARKETING

Project	Design	Consulting	PM	Production	Insertion/ Media Placement	Delivery Date or Insertion Date	Total
<b>Radio Production</b>							
1-30 Second Radio Production English		\$65.00	\$85.00	\$130.00			\$280.00
1-30 Second Radio Production Spanish		\$65.00	\$85.00	\$130.00			\$280.00
<b>Total 2 YEAR RADIO PRODUCTION BUDGET</b>		<b>\$130.00</b>	<b>\$170.00</b>	<b>\$260.00</b>			<b>\$560.00</b>
<b>Radio Placement Budget for Central Washington</b>							
Yakima Valley/Ellensburg					\$8,400.00	1st Month Launch	
Tri-Cities					\$9,600.00		
Moses Lake					\$2,520.00		
					<b>\$20,520.00</b>		<b>\$20,520.00</b>
Yakima Valley/Ellensburg					\$3,600.00	2nd Month Launch	
Tri-Cities					\$6,000.00		
Moses Lake					\$1,800.00		
					<b>\$11,400.00</b>		<b>\$11,400.00</b>
Yakima Valley/Ellensburg					\$1,800.00	3rd Month	
Tri-Cities					\$3,000.00		
Moses Lake					\$900.00		
					<b>\$5,700.00</b>		<b>\$5,700.00</b>
			Monthly	10 Months - 2 years	Total		
Yakima Valley/Ellensburg			\$1,800.00	every other month	\$18,000.00		
Tri-Cities			\$3,000.00		\$30,000.00		
Moses Lake			\$900.00		\$9,000.00		
			<b>\$5,700.00</b>		<b>\$37,620.00</b>		<b>\$37,620.00</b>
<b>TOTAL 2 YEAR RADIO PLACEMENT BUDGET</b>					<b>\$75,240.00</b>		<b>\$75,240.00</b>



## Budget Overview:

GRAND TOTAL 2 YEAR BUDGET \$137,739.94		
Category	TOTAL	% of Budget
Radio Production Time	\$260.00	0.19%
Facebook Page Creation	\$350.00	0.25%
Facebook Ad Campaign	\$3,000.00	2.18%
Facebook Ad Campaign Monitoring	\$1,800.00	1.31%
Graphic Design Time	\$3,900.00	2.83%
Project Management Time	\$1,190.00	0.86%
Media Buying Time	\$975.00	0.71%
Consulting Time	\$835.00	0.61%
Radio Placement	\$75,240.00	54.62%
Newspaper Placement	\$50,189.94	36.44%
<b>Totals:</b>	<b>\$137,739.94</b>	<b>100%</b>

GRAND TOTAL 2 YEAR BUDGET \$137,739.94		
Category	TOTAL	% of Budget
Radio Production, Facebook Page Creation, FB Monitoring, Graphic Design, Consulting, Project Management, Media Buying	\$9,310.00	6.76%
Radio, Newspaper & FB Ad Campaign Placement	\$128,429.94	93.24%
<b>Totals:</b>	<b>\$137,739.94</b>	<b>100%</b>



Catholic Charities Housing Services  
Housing Counseling Applicants Demographic Report

AMI Level	Counseling Type	Ethnicity
<50% of Area Median Income	Case Management Service	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Default and Delinquency	Hispanic or Latino
<50% of Area Median Income	Pre-Purchase	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Default and Delinquency	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Default and Delinquency	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Default and Delinquency	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Default and Delinquency	Hispanic or Latino
<50% of Area Median Income	Case Management Service	Hispanic or Latino
<50% of Area Median Income	Debt and Delinquency Co	Hispanic or Latino
<50% of Area Median Income	Post-Purchase One on On	Hispanic or Latino
<50% of Area Median Income	Post-Purchase One on On	Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Post-Purchase One on On	Hispanic or Latino
<50% of Area Median Income	Post-Purchase One on On	Not Hispanic or Latino
<50% of Area Median Income	Post-Purchase	Hispanic or Latino
<50% of Area Median Income	Debt and Delinquency Co	Hispanic or Latino
<50% of Area Median Income	Default and Delinquency	Hispanic or Latino
<50% of Area Median Income	Default and Delinquency	Not Hispanic or Latino
<50% of Area Median Income	Default and Delinquency	Hispanic or Latino
<50% of Area Median Income	Default and Delinquency	Hispanic or Latino
<50% of Area Median Income	Post-Purchase One on On	Hispanic or Latino
<50% of Area Median Income	Post-Purchase One on On	Hispanic or Latino
<50% of Area Median Income	Default and Delinquency	Hispanic or Latino
>100% of Area Median Income	Post-Purchase	Not Hispanic or Latino
>100% of Area Median Income	Post-Purchase One on On	Hispanic or Latino
50-79% of Area Median Income	Post-Purchase	Hispanic or Latino
50-79% of Area Median Income	Default and Delinquency	Not Hispanic or Latino
50-79% of Area Median Income	Public Housing	Hispanic or Latino

Catholic Charities Housing Services  
Housing Counseling Applicants Demographic Report

50-79% of Area Median Income	Post-Purchase	Hispanic or Latino
50-79% of Area Median Income	Default and Delinquency	Hispanic or Latino
50-79% of Area Median Income	Post-Purchase One on One	Hispanic or Latino
50-79% of Area Median Income	Default and Delinquency	Not Hispanic or Latino
50-79% of Area Median Income	Default and Delinquency	Hispanic or Latino
50-79% of Area Median Income	Default and Delinquency	Hispanic or Latino
50-79% of Area Median Income	Post-Purchase	Not Hispanic or Latino
50-79% of Area Median Income	Post-Purchase	Not Hispanic or Latino
50-79% of Area Median Income	Other	Hispanic or Latino
50-79% of Area Median Income	Post-Purchase One on One	Hispanic or Latino
50-79% of Area Median Income	Post-Purchase One on One	Hispanic or Latino
50-79% of Area Median Income	Post-Purchase One on One	Hispanic or Latino
50-79% of Area Median Income	Default and Delinquency	Hispanic or Latino
50-79% of Area Median Income	Default and Delinquency	Not Hispanic or Latino
50-79% of Area Median Income	Post-Purchase One on One	Hispanic or Latino
50-79% of Area Median Income	Post-Purchase One on One	Hispanic or Latino
50-79% of Area Median Income	Post-Purchase One on One	Not Hispanic or Latino
50-79% of Area Median Income	Post-Purchase	Hispanic or Latino
50-79% of Area Median Income	Post-Purchase One on One	Hispanic or Latino
50-79% of Area Median Income	Default and Delinquency	Not Hispanic or Latino
80-100% of Area Median Income	Default and Delinquency	Hispanic or Latino
80-100% of Area Median Income	Debt and Delinquency Counseling	Not Hispanic or Latino
80-100% of Area Median Income	Default and Delinquency	Not Hispanic or Latino
80-100% of Area Median Income	Post-Purchase	Hispanic or Latino
80-100% of Area Median Income	Default and Delinquency	Hispanic or Latino
80-100% of Area Median Income	Default and Delinquency	Hispanic or Latino

# Bryan A. Ketcham

---

4906 Richey Ave. Yakima, WA 98902 (509) 952-4176  
Email: bketcham@hotmail.com

## Experience

### **Director** Catholic Charities Housing Services

Duties include working with the CCHS Board of Directors, business planning, staff development, fundraising, budgeting, advocacy, and capacity building. I also work with staff to provide service and educational programs to residents and first time homebuyers that promote empowerment.

**2009 to present**

### **Director of Housing Policy** Office of Rural Farmworker Housing (ORFH)

Responsible for facilitating and coordinating stakeholder discussion group on policy issues, participate in ORFH Management Team including organizational planning and staff assessments and assignments. Represented ORFH at regional and national conferences and worked closely with local, State, and Federal officials advocating for affordable housing.

**2008-2009**

### **Specialist/Analyst** Office of Rural Farmworker Housing (ORFH)

Development coordinator for several multi-million dollar affordable housing developments which included assembling and coordinating design team efforts. Project coordinator for multiple housing developments which included reviewing legal documents, financial, and architectural contracts, preparation of loan and grant applications, and making presentations to City Councils, Board of Directors, and State and Federal agencies as needed. Had an active role in re-evaluating and developing ORFH's five year business plan, recruiting and training staff members, and reporting to the Board of Directors annually.

**2004-2008**

## Education

**MA**-International Relations, 2003 University of Kent at Brussels (formerly Brussels School of International Relations)

**BA**-Honors Philosophy and American History, Pacific Lutheran University  
Minor: Global Studies (Developing Countries), Political Science, and English Literature

## Affiliations

Washington Low Income Housing Alliance, National Low Income Housing Alliance, National Farmworker Housing Directors Association, and the National Rural Housing Coalition

## Special Qualifications

Proficient in Spanish Language  
Extensive international experience

## EXPERIENCE

**2005–Present Catholic Charities Housing Services Yakima, WA**  
**Single Family Housing Program Manager**

Supervise and instruct families during sweat equity work hours at the housing site, coordinate group safety and pre-construction meetings. Interview home loan applicants, process and complete their loan profile, verify employment, education, credit, child care, benefits, written and oral communication, type, edit and mail letters, documents to applicants, USDA and local community outreach programs. Do oral presentations to different groups of audiences, run credit reports, create and maintain filing system, answer phones, e-mails, show model home to new applicants, coordinate and attend staff & team meetings as needed. Coordinate, schedule and attend individual housing counseling sessions as well a group classes at different sites. Assist director on program quarterly and annual program reports; local, state and federal funding applications for current and future projects. Complete funding applications for both programs. Organize and attend various homeownership events; radio & TV shows to advertise our housing program services throughout the community as well developing and mailing out flyers to local businesses, employers and low income housing sites in both languages English & Spanish. Attend local and national trainings to become certified and maintain counselor certification active. Develop and manage housing counseling program.

**2003–2005 City of Yakima Municipal Court Yakima, WA**  
**Court Clerk**

- Answer multi-line phones, answer phone and in-person inquiries, explain policies & procedures to customers, enter traffic infractions & criminal tickets on court system (DISCS), type & edit documents, translate, mail out hearing notices, receipt payments, refund bail, quash warrants, assist judge in court room, make and prepare court files, enter court proceedings notes on computer, cashier, process records requests & file.

**1997–2003 Yakima Valley Community College Yakima, WA**  
**Office Assistant III**

- Answer multi-line phone, answer student's inquiries, process official & unofficial transcripts, scan, index and archive transcripts, process dean's & president's list certificates, assist commencement coordinator, assist class schedule and course catalog coordinator, maintain department's budget record, order supplies, archive records, use 2-way radio & file.

**1991–1997 Phil Sanchez Law Office Los Angeles, CA**  
**Secretary/Legal Assistant**

- Interview possible clients, translate, type and edit legal documents, process & distribute mail, handle & negotiate property damage claims with insurance adjusters, respond to customers inquiries, communicate with insurance companies and doctor's offices, maintain office's filing system, answer multi-line phone and file..

---

**1998–2003 Yakima Valley Community College Yakima, WA**

- Associate of Science
- Phi Theta Kappa Member
- NCHC Housing Counselor Certified
- Certified DSHS Interpreter

## SPECIAL SKILLS

Bilingual, extensive customer service experience, quick learner, great personality

# YOLANDA MONTIEL

---

## Work Experience

### **1/09 to Current – Catholic Charities Housing Services, Yakima, Washington – Controller**

- Duties include but not limited to:
- Month-end general ledger entry preparation, financial statement preparation, fixed asset general ledger maintenance, cash management, preparation of accounts payable, reconciliation of bank accounts as well as all balance sheet accounts for Catholic Charities Housing Services (CCHS) and all LLC's, L.P and sole asset corporations related to CCHS. Establish and update accounting policies and systems, maintain proper housing development draw system oversight.
- Prepare annual expense and payroll budget for CCHS and supervise preparation of income/expense and payroll budget for all housing projects.
- In charge of annual facility financial audit conducted by Loveridge Hunt for CCHS, LLC's, L.P's and sole asset corporations.
- Manage day to day financial operations for CCHS.

### **10/07 to 1/09 McMahan Nursery – AT James Company, Wapato, Washington – Controller**

Duties include but not limited to:

- Month-end general ledger entry preparation, financial statement preparation, fixed asset general ledger maintenance, cash management, preparation of accounts payable, reconciliation of bank accounts as well as all balance sheet accounts for: McMahan Nursery, AT James Tree Company, AT James Bark Company, AC Development Company, St. George Farms, and Western Garden. Preparation of monthly and quarterly state and federal tax reports.

### **6/07 to 10/07 Denlea Company, Prosser, Washington, Bookkeeper (Temporary Part-Time)**

Duties included but not limited to:

- Preparation of accounts payable, preparation of payroll, preparation of monthly and quarterly state and federal tax forms, reconciliation of bank statements and general office duties.

### **10/00 to 2/07 Sunnyside Community Hospital (Non-Profit Entity), Sunnyside, Washington, Fiscal Services -Manager/Controller**

Duties included but not limited to:

- Month-end general ledger entry preparation, financial statement preparation, expense variance analysis, fixed asset general ledger maintenance, preparation of monthly productivity report, accounts receivable aging report and reconciliation of bank and investment accounts as well as all balance sheet accounts for: Sunnyside Community Hospital, Birch Street Medical Center, Grandview Medical Center, Lincoln Avenue Family Medicine, Valley Internal Medicine and Sunnyside Pediatric Clinic.
- Accounts payable, general ledger, fixed asset, and financial statement preparation for Sunnyside Medical Center, Birch Street Medical Center LLC and Sunnyside Hospital Foundation.
- Monthly review of accounts payable and financial statement preparation for Occupation Health Services.
- Prepare annual expense and payroll budget for Sunnyside Community Hospital.
- In charge of annual facility financial audit conducted by LeMaster & Daniels PLLC. All audit management letters and auditor comments highly complementary and no issues were ever found.
- Manage day to day operations for Fiscal Service Department which includes supervision of staff. Fiscal Services department includes accounts payable and payroll along with general ledger functions

# Catholic Charities Housing Services

## Organizational Chart

